



# House of Representatives

General Assembly

**File No. 254**

February Session, 2018

Substitute House Bill No. 5405

*House of Representatives, April 5, 2018*

The Committee on Banking reported through REP. LESSER of the 100th Dist., Chairperson of the Committee on the part of the House, that the substitute bill ought to pass.

## **AN ACT CONCERNING CONNECTICUT CREDIT UNIONS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 36a-251a of the general statutes is repealed and  
2 the following is substituted in lieu thereof (*Effective October 1, 2018*):

3 The commissioner shall submit an annual report to the joint  
4 standing committee of the General Assembly having cognizance of  
5 matters relating to banks and credit unions no later than January first.  
6 The report shall summarize the commissioner's actions taken pursuant  
7 to section 36a-70, 36a-139a<sub>2</sub> [or] subdivisions (41) and (42) of subsection  
8 (a) of section 36a-250 or subdivision (23) of section 36a-455a, as  
9 amended by this act.

10 Sec. 2. Subsection (a) of section 36a-448a of the general statutes is  
11 repealed and the following is substituted in lieu thereof (*Effective*  
12 *October 1, 2018*):

13 (a) The governing board of a Connecticut credit union shall be

14 charged with and have control over the general management of the  
15 operations, funds, committee actions and records of the credit union.  
16 Except to the extent the governing board is otherwise authorized to  
17 delegate such authority or unless such action would be detrimental to  
18 the financial integrity of the Connecticut credit union, the governing  
19 board shall: (1) Establish and adopt written policies necessary to  
20 implement the powers of the credit union, which policies shall be  
21 approved and reviewed [on at least an annual basis] when amended,  
22 including policies governing: (A) Lending in accordance with sections  
23 36a-457a, 36a-457b, as amended by this act, and 36a-458a, (B)  
24 investments in accordance with subsection (a) of section 36a-459a, (C)  
25 employment and personnel, (D) funds management, (E) collections, (F)  
26 charge-offs, (G) conditions of membership, and expulsion of members  
27 in accordance with subsection (b) of section 36a-439a, (H) charitable  
28 contributions, and (I) conflicts of interest in accordance with sections  
29 36a-454b and 36a-458a; (2) make adequate provision for an allowance  
30 for investment losses account in accordance with generally accepted  
31 accounting principles and for an allowance for a loan and lease losses  
32 account in accordance with generally accepted accounting principles  
33 and section 36a-441a; (3) declare dividends in accordance with sections  
34 36a-441a and 36a-456c; (4) authorize interest refunds to members; (5)  
35 determine the maximum amount of shares that a member may own;  
36 (6) establish different classes of share accounts, including special  
37 purpose accounts, classified according to different rights and  
38 restrictions; (7) appoint and authorize members of senior management  
39 to conduct and supervise the business of the Connecticut credit union  
40 and to approve all usual expenditures incident to the conduct of the  
41 business of the Connecticut credit union; (8) cause to be obtained and  
42 maintained in full force and effect at all times the bond required by  
43 subsection (e) of section 36a-437a, and subsection (b) of section 36a-  
44 442a; (9) approve loans in accordance with the bylaws of the  
45 Connecticut credit union and cause to be prepared each month and  
46 maintained on file in the main office of the Connecticut credit union a  
47 list of all delinquent loans; (10) authorize any extraordinary  
48 expenditures necessary or appropriate for the conduct of the business

49 of the Connecticut credit union; (11) establish a supervisory committee  
50 and appoint its members and may establish and appoint members to  
51 other committees consistent with its bylaws to carry out the business of  
52 the credit union, which committees shall keep complete minutes of all  
53 actions taken; (12) fill any vacancies that may arise among the  
54 directors, senior management or members of board-appointed  
55 committees, in accordance with this section and in the manner  
56 provided in the bylaws; and (13) exercise such other authority and  
57 perform such other duties as prescribed by sections 36a-435a to 36a-  
58 472a, inclusive, and the bylaws.

59 Sec. 3. Section 36a-440a of the general statutes is repealed and the  
60 following is substituted in lieu thereof (*Effective October 1, 2018*):

61 (a) A Connecticut credit union shall hold an annual meeting as  
62 provided in its bylaws. Special meetings of members shall be held as  
63 provided in the bylaws and shall be called by the governing board at  
64 the request of a majority of the governing board, at the written request  
65 of the supervisory committee, or ten per cent of the members of the  
66 credit union or such lesser percentage of such members as provided in  
67 the bylaws.

68 (b) Notice of each annual or special meeting shall be given to each  
69 member in writing, which may include electronic means, by the  
70 secretary at least ten days prior to the annual or special meeting. In the  
71 case of a special meeting, the notice shall clearly state the purpose of  
72 the meeting and the matters that will be considered.

73 (c) (1) Each member in good standing shall have a single vote at all  
74 meetings notwithstanding the number of shares or number of accounts  
75 that such member holds.

76 (2) A member may not vote or hold office if the member is less than  
77 eighteen years of age.

78 (3) Unless provided otherwise in the bylaws, a member entitled to  
79 vote may vote in person, by proxy, by electronic means or by mail

80 ballot.

81 Sec. 4. Section 36a-455a of the general statutes is repealed and the  
82 following is substituted in lieu thereof (*Effective October 1, 2018*):

83 A Connecticut credit union may:

84 (1) Transact a general credit union business and exercise by its  
85 governing board or duly authorized members of senior management,  
86 subject to applicable law, all such incidental powers as are consistent  
87 with its purposes. The express powers authorized for a Connecticut  
88 credit union under this section do not preclude the existence of  
89 additional powers deemed to be incidental to the transaction of a  
90 general credit union business pursuant to this subdivision;

91 (2) (A) Issue shares to its members and receive payments on shares  
92 from its members and from those nonmembers specified in subsection  
93 (e) of section 36a-456a, subject to the provisions of sections 36a-290 to  
94 36a-297, inclusive, 36a-330 to 36a-338, inclusive, and 36a-456a, (B)  
95 receive deposits of members and nonmembers subject to provisions of  
96 sections 36a-456a and 36a-456b, (C) reduce the amount of its member  
97 and nonmember shares and deposits, (D) expel members and cancel  
98 shares in accordance with section 36a-439a, and (E) provide check  
99 cashing and wire and electronic transfer services to nonmembers who  
100 are within such credit union's field of membership;

101 (3) Make and use its best efforts to make secured and unsecured  
102 loans and other extensions of credit to its members in accordance with  
103 section 36a-265 and sections 36a-457a, 36a-457b and 36a-458a;

104 (4) Invest its funds in accordance with section 36a-459a, as amended  
105 by this act;

106 (5) Declare and pay dividends in accordance with sections 36a-441a  
107 and 36a-456c, and pay interest refunds to borrowers;

108 (6) Act as a finder or agent for the sale of insurance and fixed and  
109 variable rate annuities directly, sell insurance and such annuities

110 indirectly through a Connecticut credit union service organization, or  
111 enter into arrangements with third-party marketing organizations for  
112 the sale by such third-party marketing organizations of insurance or  
113 such annuities on the premises of the Connecticut credit union or to  
114 members of the Connecticut credit union, provided: (A) Such  
115 insurance and annuities are issued or purchased by or from an  
116 insurance company licensed in accordance with section 38a-41; and (B)  
117 the Connecticut credit union, Connecticut credit union service  
118 organization or third-party marketing organization, and any officer  
119 and employee thereof, shall be licensed as required by section 38a-769  
120 before engaging in any of the activities authorized by this subdivision.  
121 As used in this subdivision, "annuities" and "insurance" have the same  
122 meanings as set forth in section 38a-41, except that "insurance" does  
123 not include title insurance. The provisions of this subdivision do not  
124 authorize a Connecticut credit union or Connecticut credit union  
125 service organization to underwrite insurance or annuities;

126 (7) Borrow money to an amount not exceeding fifty per cent of the  
127 total assets of the Connecticut credit union provided the credit union  
128 shall give prior notice to the commissioner in writing of its intention to  
129 borrow amounts in excess of thirty-five per cent of its total assets;

130 (8) Act as fiscal agent for the federal government, this state or any  
131 agency or political subdivision thereof;

132 (9) Provide loan processing, loan servicing, member check and  
133 money order cashing services, disbursement of share withdrawals and  
134 loan proceeds, money orders, internal audits, automated teller  
135 machine services, ACH and wire transfer services, prepaid debit cards,  
136 payroll cards, digital wallet services, coin and currency services,  
137 remote deposit capture services, electronic banking and other similar  
138 services to members and other Connecticut credit unions, federal  
139 credit unions, federally insured financial institutions and out-of-state  
140 credit unions;

141 (10) Provide finder services to its members, including the offering of  
142 third party products and services through the sale of advertising space

143 on its web site, account statements and receipts, and the sale of  
144 statistical or consumer financial information to outside vendors in  
145 accordance with sections 36a-40 to 36a-45, inclusive, in order to  
146 facilitate the sale of such products to the members of such Connecticut  
147 credit union;

148 (11) With the prior approval of the commissioner, exercise fiduciary  
149 powers;

150 (12) Maintain and rent safe deposit boxes within suitably  
151 constructed vaults, provided the Connecticut credit union has  
152 adequate insurance coverage for losses related to such rental;

153 (13) Provide certification services, including notary services,  
154 signature guaranties, certification of electronic signatures and share  
155 draft certifications;

156 (14) Act as agent (A) in the collection of taxes for any qualified  
157 treasurer of any taxing district or qualified collector of taxes, or (B) for  
158 any electric distribution, gas, water or telephone company operating  
159 within this state in receiving moneys due such company for utility  
160 services furnished by it;

161 (15) Issue and sell securities which (A) are guaranteed by the  
162 Federal National Mortgage Association or any other agency or  
163 instrumentality authorized by state or federal law to create a  
164 secondary market with respect to extensions of credit of the type  
165 originated by the Connecticut credit union, or (B) subject to the  
166 approval of the commissioner, relate to extensions of credit originated  
167 by the Connecticut credit union and are guaranteed or insured by a  
168 financial guaranty insurance company or comparable private entity;

169 (16) Establish a charitable fund, either in the form of a charitable  
170 trust or a nonprofit corporation to assist in making charitable  
171 contributions, provided (A) the trust or nonprofit corporation is  
172 exempt from federal income taxation and may accept charitable  
173 contributions under Section 501 of the Internal Revenue Code of 1986,

174 or any subsequent corresponding internal revenue code of the United  
175 States, as from time to time amended, (B) the trust or nonprofit  
176 corporation's operations are disclosed fully to the commissioner upon  
177 request, and (C) the trust department of the credit union or one or  
178 more directors or members of senior management of the credit union  
179 act as trustees or directors of the fund;

180 (17) In the discretion of a majority of its governing board, make  
181 contributions or gifts to or for the use of any corporation, trust or  
182 community chest, fund or foundation created or organized under the  
183 laws of the United States or of this state and organized and operated  
184 exclusively for charitable, educational or public welfare purposes, or of  
185 any hospital which is located in this state and which is exempt from  
186 federal income taxes and to which contributions are deductible under  
187 Section 501(c) of the Internal Revenue Code of 1986, or any subsequent  
188 corresponding internal revenue code of the United States, as from time  
189 to time amended;

190 (18) Subject to the provisions of section 36a-455b, sell, pledge or  
191 assign any or all of its outstanding extensions of credit to any other  
192 lending institution, credit union service organization or quasi-  
193 governmental entity and any government-sponsored enterprise, and  
194 act as collecting, remitting and servicing agent in connection with any  
195 such extension of credit and charge for its acts as agent. Any such  
196 credit union may purchase the minimum amount of capital stock of  
197 such entity or enterprise if required by that entity or enterprise to be  
198 purchased in connection with the sale, pledge or assignment of  
199 extensions of credit to that entity or enterprise and may hold and  
200 dispose of such stock, provided that with respect to purchases of stock  
201 of a credit union service organization, the Connecticut credit union  
202 shall not exceed the limitations of section 36a-459a, as amended by this  
203 act. A Connecticut credit union may purchase one or more outstanding  
204 extensions of credit from any other lending institution and any  
205 federally-recognized Native American tribe, provided there exists a  
206 formal written agreement with tribal government to permit the credit  
207 union to service and collect on such extensions of credit;

208 (19) Subject to the provisions of section 36a-455b, sell a participating  
209 interest in any or all of its outstanding extensions of credit to and  
210 purchase a participating interest in any or all of the outstanding  
211 extensions of credit of any financial institution or credit union service  
212 organization pursuant to an appropriate written participation and  
213 servicing agreement to be signed by all parties involved in such  
214 transaction;

215 (20) With the approval of the commissioner, join the Federal Home  
216 Loan Bank System and borrow funds as provided under federal law;

217 (21) Subject to the provisions of section 36a-455b, sell all or part of  
218 its assets, other than extensions of credit, to other lending institutions,  
219 purchase all or part of the assets, other than extensions of credit, of  
220 other lending institutions, and assume all or part of the shares and the  
221 liabilities of any other credit union or out-of-state credit union;

222 (22) With the prior written approval of the commissioner, engage in  
223 closely related activities, unless the commissioner determines that any  
224 such activity shall be conducted by a credit union service organization  
225 of the Connecticut credit union, utilizing such organizational,  
226 structural or other safeguards as the commissioner may require, in  
227 order to protect the Connecticut credit union from exposure to loss. As  
228 used in this subdivision, "closely related activities" means those  
229 activities that are closely related, convenient and necessary to the  
230 business of a Connecticut credit union, are reasonably related to the  
231 operation of a Connecticut credit union or are financial in nature  
232 including, but not limited to, business and professional services, data  
233 processing, courier and messenger services, credit-related activities,  
234 consumer services, services related to real estate, financial consulting,  
235 tax planning and preparation, community development activities, or  
236 any activities reasonably related to such activities;

237 (23) [With the approval of the commissioner, engage] Engage in any  
238 activity that a federal credit union or out-of-state credit union may be  
239 authorized to engage in under state or federal law, [ The application  
240 for such approval shall be in writing and] provided the Connecticut



241 credit union file with the commissioner prior written notice of its  
242 intention to engage in such activity. Such notice shall include a  
243 description of the activity, a description of the financial impact of the  
244 activity on the Connecticut credit union, citation of the legal authority  
245 to engage in the activity under state or federal law, a description of any  
246 limitations or restrictions imposed on such activity under state or  
247 federal law, and any other information that the commissioner may  
248 require. The Connecticut credit union may engage in any such activity  
249 unless the commissioner [shall approve or disapprove] disapproves  
250 such activity not later than thirty days after the [application] notice is  
251 filed. [is complete.] The commissioner [may impose any limitations or  
252 conditions] shall adopt regulations in accordance with chapter 54 to  
253 ensure that any such activity is conducted in a safe and sound manner  
254 with adequate consumer protections. The provisions of this  
255 subdivision do not authorize a Connecticut credit union or a  
256 subsidiary of a Connecticut credit union [service organization] to sell  
257 title insurance.

258 Sec. 5. Subsection (a) of section 36a-457b of the 2018 supplement to  
259 the general statutes is repealed and the following is substituted in lieu  
260 thereof (*Effective October 1, 2018*):

261 (a) Subject to the requirements of this section, a Connecticut credit  
262 union may make one or more mortgage loans to its members. As used  
263 in this section, the term "mortgage loan" means a closed-end loan or  
264 line of credit secured wholly or substantially by a lien on or interest in  
265 real estate, including a leasehold interest, and which is secured by a  
266 [one-to-four family] residence that is the primary, secondary or  
267 vacation residence of a member. [or by any other real estate provided  
268 the aggregate of the loans made by the credit union to such mortgagor  
269 that are secured by such other real estate do not exceed fifty thousand  
270 dollars.] As used in this section and section 36a-458a, the term "real  
271 estate" includes land and any structure and other improvement or  
272 equipment that is permanently attached to such land or structure. The  
273 term "mortgage loan" shall not include a member business loan, as  
274 defined in section 36a-458a.

275 Sec. 6. Subsection (c) of section 36a-459a of the general statutes is  
276 repealed and the following is substituted in lieu thereof (*Effective*  
277 *October 1, 2018*):

278 (c) A Connecticut credit union may invest its funds, which are not  
279 committed to loans to members in: (1) Securities, obligations, or other  
280 instruments of, or issued by, or fully guaranteed as to principal and  
281 interest by the United States or any of its agencies or instrumentalities,  
282 or in any trusts established for investing directly or collectively in such  
283 instruments; (2) general obligations and revenue obligations of any  
284 state or territory of the United States, or any political subdivision  
285 thereof, provided such obligations are rated in the three highest rating  
286 categories by a rating service of such obligations recognized by the  
287 commissioner and no more than ten per cent of total assets may be  
288 invested in any one issuer; (3) obligations or other instruments or  
289 securities of the Student Loan Marketing Association; (4) federal funds,  
290 shares, share certificates or other share deposits of any other  
291 Connecticut credit union, federal credit union or out-of-state credit  
292 union whose share accounts or deposits are insured by the National  
293 Credit Union Administration, or its successor agency; (5) loans not  
294 exceeding twenty per cent of the lending credit union's total assets to  
295 any other Connecticut credit union, federal credit union or out-of-state  
296 credit union; (6) federal funds of or deposit accounts with a  
297 Connecticut bank, federal bank or out-of-state bank the accounts of  
298 which are insured by the Federal Deposit Insurance Corporation or its  
299 successor agency; (7) shares of, deposits with or loans to any federal  
300 reserve bank or any central liquidity facility established under state or  
301 federal law; (8) shares of, deposits with or loans to any corporate  
302 Connecticut credit union, corporate federal credit union or corporate  
303 out-of-state credit union; (9) shares of stock or obligations of or loans  
304 to a national or state credit union association or credit union  
305 corporation of which the credit union is a member, provided such  
306 investment does not constitute a controlling interest in such association  
307 or corporation or does not in the aggregate exceed one per cent of the  
308 total assets of the credit union; (10) real estate and improvements  
309 thereon, furniture, fixtures and equipment for the present or future

310 use, in whole or in part, of the Connecticut credit union, provided such  
 311 investment may not in the aggregate exceed [five] ten per cent of the  
 312 total assets of the Connecticut credit union without the written  
 313 approval of the commissioner; (11) debt mutual funds and equity  
 314 mutual funds, provided the portfolios of such mutual funds consist  
 315 solely of investments described in subdivisions (1) to (3), inclusive, of  
 316 this subsection; (12) fixed or variable rate asset-backed securities,  
 317 collateralized mortgage obligations and real estate mortgage  
 318 investment conduits, except stripped mortgage-backed securities,  
 319 residual interests, mortgage servicing rights, commercial mortgage  
 320 related securities or small business-related securities; (13) money  
 321 market funds rated in the three highest rating categories by a rating  
 322 service of such funds recognized by the commissioner; (14) repurchase  
 323 agreements and reverse repurchase agreements provided (A) the  
 324 underlying securities are legal investments for Connecticut credit  
 325 unions, (B) the Connecticut credit union receives a daily assessment of  
 326 the market value of the underlying securities, including accrued  
 327 interest, and maintains an adequate margin that reflects a risk  
 328 assessment of the underlying securities and the term of the agreement,  
 329 and (C) the Connecticut credit union has entered into signed contracts  
 330 with all approved counterparties; and (15) Yankee dollar deposits,  
 331 Eurodollar deposits, banker's acceptances, deposit notes and bank  
 332 notes with original weighted average maturities of less than five years  
 333 and issued by a Connecticut bank, federal bank or out-of-state bank.

This act shall take effect as follows and shall amend the following sections:

Section 1	<i>October 1, 2018</i>	36a-251a
Sec. 2	<i>October 1, 2018</i>	36a-448a(a)
Sec. 3	<i>October 1, 2018</i>	36a-440a
Sec. 4	<i>October 1, 2018</i>	36a-455a
Sec. 5	<i>October 1, 2018</i>	36a-457b(a)
Sec. 6	<i>October 1, 2018</i>	36a-459a(c)

**BA**      *Joint Favorable Subst.*

The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.

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***OFA Fiscal Note******State Impact:*** None***Municipal Impact:*** None***Explanation***

The bill makes conforming changes to statutes concerning credit unions that have no fiscal impact to the state or municipalities.

***The Out Years******State Impact:*** None***Municipal Impact:*** None

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**OLR Bill Analysis****sHB 5405*****AN ACT CONCERNING CONNECTICUT CREDIT UNIONS.*****SUMMARY**

This bill expands the authority of credit unions by allowing them to do the following:

1. engage in any activity that a federal or out-of-state credit union may do, unless the Department of Banking (DOB) commissioner timely disapproves of it;
2. make mortgage loans to members secured by secondary or vacation residences, without a loan amount limitation;
3. invest its funds in real estate and improvements at a 5% higher amount without needing commissioner approval; and
4. provide specific additional services such as wire transfer services, prepaid debit cards, and digital wallet services.

The bill decreases how often a credit union's board must approve and review its written policies, from at least annually to only when the policies are amended.

It allows credit union members to (1) receive electronic notice of a credit union's annual or special meeting and (2) vote electronically unless the credit union's bylaws prevent it.

The bill also expands the subjects of an annual report the commissioner must provide to the Banking Committee to include approvals of credit union requests to engage in the same activities as a federal or out-of-state credit union.

Lastly, it makes technical and conforming changes.

EFFECTIVE DATE: October 1, 2018

## **EXPANDED CREDIT UNION AUTHORITY**

### ***Additional Activities***

The bill generally allows credit unions to engage in activities that are available to federal or out-of-state credit unions under state or federal law, without the DOB commissioner's prior approval that current law requires.

Instead, under the bill, credit unions may engage in these activities if they give the commissioner prior written notice. Identical to the application requirements under current law, the notice must (1) describe the activity and its financial impact on the credit union, (2) cite the legal authority to engage in the activity, (3) describe any restrictions on the activity imposed by law, and (4) include any other information the commissioner may require.

Under the bill, the commissioner has 30 days after the credit union's notice is filed to disapprove of the activity.

The bill requires the commissioner to adopt related regulations to address consumer protection related to these activities. Current law authorizes him to impose limitations or conditions on them.

### ***Mortgage Loans***

The bill allows credit unions to make mortgage loans to members secured by secondary or vacation residences, without a limit on the loan amount.

Current law limits credit union mortgage loans by requiring that they be secured by (1) a one-to-four family residence that is the member's primary residence or (2) other real estate if the total loan amount is not greater than \$50,000. Under the bill, these loans may be secured by any residence that is a member's primary, secondary, or vacation residence.

***Funds Investment***

The bill increases, from 5% to 10%, the total asset threshold above which a credit union must obtain DOB commissioner approval for investing in real estate and improvements (e.g., furniture, fixtures, equipment). Current law requires a credit union to have commissioner approval to make this type of investment with credit union funds if the investment amount exceeds 5% of the credit union's total assets.

***Additional Other Services***

The law specifies what services a credit union may provide. The bill allows them to provide these additional services:

1. wire transfer and Automated Clearing House (ACH) transfers,
2. prepaid debit cards,
3. payroll cards,
4. digital wallet services,
5. coin and currency services,
6. remove deposit capture services, and
7. electronic banking.

The law already allows credit unions to process and service loans, cash checks and money orders, disburse share withdrawals and loan proceeds, provide money orders, conduct internal audits, provide ATM services, and other similar services. They may do so under current law to other state credit unions, federal credit unions, and out-of-state credit unions. The bill explicitly allows them to provide all of these services to members and federally insured financial institutions (i.e., with federal deposit insurance).

**CREDIT UNION BOARD POLICIES**

A credit union's governing board's powers are set in law and the board is responsible for the credit union's general management (e.g.,

operations, funds, committee actions, and records). Among its responsibilities, a board must establish and adopt written policies to carry out its authority.

Under current law, these written policies must be reviewed and approved at least annually. The bill instead requires this only when they are amended.

The bill also expands the required content of these policies to include lending policies related to a member's secondary or vacation home. This corresponds to the bill's expansion of credit union lending authority, which applies to these properties (see above).

### **COMMISSIONER ANNUAL REPORT**

By law, the banking commissioner must annually report to the Banking Committee with a summary of his actions to (1) let state-chartered banks engage in certain activities closely related to banking, (2) let them engage in activities allowed for federally chartered banks, and (3) approve the conversion of an uninsured bank or trust bank to a Connecticut bank that may accept retail deposits. Under the bill, the report must also include his actions to let credit unions engage in the same activities as a federal or out-of-state credit union (see above).

### **COMMITTEE ACTION**

Banking Committee

Joint Favorable Substitute

Yea 19 Nay 0 (03/20/2018)